



INDIAN INSTITUTE OF INSURANCE SURVEYORS AND LOSS ASSESSORS

(Promoted by IRDA, Govt. of India)

SUB RULES FOR IIISLA BENEVOLENT FUND (2021-22)

In the line of IBF Notice 2021-22, sub rules/clarifications are being framed for FY 2021-22

Sr. no.	Sub Rule .No.	APPLICABILITY OF RESPECTIVE RULES :
1		<u>ELIGIBILITY FOR IBF MEMBERSHIP :</u>
	IBF 01/21-22	IIISLA Registered member who act as INDEPENDENT VALID SLA /CORPORATE SLA /PARTNER / PROPERIETOR OF CORPORATE SURVEYOR FIRM only eligible for IBF Scheme. (Employees of any PSU or Private GIC or any other Organization are not eligible for IBF Scheme).
2		<u>ADMISION IN SCHEME:</u>
	IBF 02/21-22	Eligible member (REF: RULE IBF 01/21-22) if wish to become an IBF member, He/she has to submit admission form duly filled and signed with supporting documents to HO IIISLA. Scanned copy to be submitted to admin@iiisla.co.in . The Admission Fee & Subscription Fee has to pay as per the IBF Notice 2021-22.
3		<u>CLAIM ADMISSIBILITY & COVERAGE:</u>
		DEATH CLAIM: COVERED NATURAL DEATH OR SUCIDE DEATH.
	IBF 03/21-22	<p>In case of Death Claim (In case of natural or suicide Death)</p> <p>A. New Member to become eligible for the IBF Scheme in 21-22 F.Y, The cover will commence after 30 days from the day of admission is paid.</p> <p>B. Existing (members who are already opted IBF since inception of IBF) and effective (members who are good standing member of IIISLA) members will eligible for IBF cover if IBF subscription paid on or before extended cutoff date 31/05/2021 uninterrupted. It is clear those existing and effective members who deposited his/her subscription on or before cutoff date 31/05/2021 will be eligible for IBF cover uninterrupted. Eligibility will be applicable for existing and effective members (both qualifications are mandatory)</p> <p>C. The cover will cease for 30 days from date of subscription paid if their IBF subscription fee paid after 31/05/2021.</p> <p>D. In death claim, benefits payable as per the table stated in Subscription Notice FY 2021 – 22 published on web site.</p> <p>E. In case of claim under this scheme the following papers are required to be submitted by Mail / Online to admin IIISLA/ IBF HO Deskin charge.</p> <ul style="list-style-type: none"> ● Claim intimation (By mail from Family member /Unit office bearer / Chapter office bearer). ● Claim form duly filled and signed by legal heir / nominee / nominees. ● Death Certificate. ● I.D proof of claimant / nominees, preferably unique ID /Aadhar Card. ● Member ID proof & IRDA Latest License copy. ● Cancelled Cheque of the Legal heir or nominee for Bank Account details. <p>All papers duly verified with seal & sign by the respective Unit & Chapter with recommendation. On receipt of claim documents with recommendation from respective unit & Chapter to H. O., H. O. will register the claim, verify all the documents then with necessary claim note details will be sent to IBF Committee. (In case of Benevolent Fund admission form is not available, Alternatively, affidavit from all legal heirs is to be obtained with NOC of dependents , duly notarized.)</p>



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4	CRITICAL ILLNESS CLAIM:			
	IBF 04/21-22	<p>A. In case of Critical Illness Claim for New Members who joins in IBF Scheme in 21-22 F.Y, the cover will commence after 90 days from the day of admission is paid.</p> <p>B. In case of Critical Illness Claim for existing & effective Member's cover will continue till 31/05/2021 for uninterrupted cover of IBF. The cover will cease for 90days if their IBF subscription fee reaches after 31/05/2021.</p>		
	IBF 04(1)21-22	The Critical Illness scheme will be applicable to member of IISLA only, but not to the members of their family.		
	IBF 04(2)/21-22	<p>In Critical illness claim, the reimbursement only on over and above the amount received from respective Insurer. (Having insured by Health Insurance policy / policies of any GIC Insurer or insurers in case the member is having any such policy / policies or reimbursement done by any of their TPA in case of cashless / tie up hospitalizations already having) The Benevolent fund scheme will be applicable subject to maximum cumulative limit of benefit of Rs. 2,00,000.00 only, up to the age of 70 years (Two Lacs only) & above 70 years to 75 years Maximum Rs. 1,00,000/- only (One Lakh). The limit of Rs. 2,00,000.00 is the maximum amount to be reimbursed in the lifetime of IISLA member and can be utilized in parts as well. For such claim necessary medical treatment taken documents, doctor's prescription, Disease diagnosis laboratory investigation reports, hospital bills from where treatment received and medicines bills/cash memos all in original or self attested copies verified by Unit / Chapter office bearer if original submitted to respective TPA / Insurer.</p>		
	IBF 04(3)/21-22	<p>IBF Members who have attained the age of 70 yrs. & not exceeds 75 yrs, He or /She shall remain only entitled for the 50% benefit due of critical illness as long as his membership is valid and he is professionally active. Other terms / conditions will remain the same.</p>		
	IBF04(4)/21-22	<p>Following critical illness /disease falls under Scheme only as per Rules & Regulation framed therein:</p>		
	04 (A)	Liver Cirrhosis.	04 (B)	Cancer.
	04 (C)	Kidney Transplant.	04 (D)	Liver Transplant.
	04 (E)	Heart Bypass Surgery.	04 (F)	Permanent Paralysis of two or more limbs.
	04 (G)	Coma if prolonged after 30 days.	04 (H)	Benign Brain tumor.
	04 (I)	Stroke excluding (TIA) & Traumatic Injury of the brain	04 (J)	Open Heart replacement.
	04 (K)	Brain surgery		

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5	IBF 05/21-22	Critical Illness Claim admissible of particular IBF Members, who had subscribed and individual admitted in this scheme. This scheme is not for any legal heir or nominee or any dependent family members.
6	IBF 06/21-22	It is further to be noted that every member claiming such expenses should submit the claim papers to "Administrative body" of IIISLA HO, through the respective unit & chapter. The responsibility of verifying the claim bills shall be solely on the forwarding unit & chapter. In case any fabrication / anomaly is noticed in any of the claim papers, appropriate action shall be taken against the said unit & chapter as well as on the member concerned.
7	IBF 07/21-22	If HO receive papers any claim without recommendation of respective Chapter, HO will send the documents (in hard or soft) to respective Chapter for their recommendation which is mandatory.
8	IBF 08/21-22	<p><u>Documents required for reimbursement of claim after post hospitalization or after treatment:</u></p> <ul style="list-style-type: none">• Claim intimation form duly filled & signed.• Claim form duly filled and signed.• Copy of prescription of the Doctor advising the admission.• Copy of all supporting reports to prove diagnosis of the critical illness (pathological, imaging or any other reports applicable.)• Copy of Discharge card or summary issued by the hospital.• Final hospital bill (in original) and payment receipts.• Medicine bills with the supporting prescriptions.• Member's Unique I.D/ Aadhar Card• Cancelled Cheque of the Member's / Bank account details. <p><u>Note:</u> - In cases all original documents are filed with TPA or insurance co. for Medclaim the member Should submit self-attested documents duly verified by the concerned Unit/ Chapter.</p>

Note:- The Above Sub Rules is effective for FY 2021-22 (01/04/2021 to 31/03/2022).

Mail ids for claim intimation and conversations—

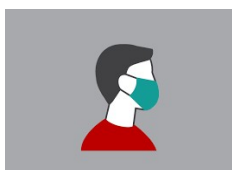
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Administrative body for IBF



COVID 19



MASK MANDATORY